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4-12-01
K. P. K. K.

Our Case No.: 8874/134

1/134
JC504 U.S. PTG
09/715958
11/15/00

Examiner:

Group Art Unit No.:

Filing Date: November 15, 2000

For: Global Vendor Financing System
and Method

Commissioner for Patents
Washington, D.C. 20231

Dear Sir:

In compliance with the duty of disclosure under 37 C.F.R. § 1.56, it is respectfully requested that this Information Disclosure Statement be entered and the documents listed below and on the attached Form PTO-1449 be considered by the Examiner and made of record. Copies of the listed documents required by 37 C.F.R. § 1.98(a)(2) are enclosed for the convenience of the Examiner.

The references now cited are the following:

| No. | Date | Title |
|-----------|------------------|-----------------|
| 4,799,156 | January 17, 1989 | Shavit et al. |
| 5,644,721 | July 1, 1997 | Chung et al. |
| 5,710,889 | January 20, 1998 | Clark et al. |
| 5,794,218 | August 11, 1998 | Jennings et al. |
| 5,864,827 | January 26, 1999 | Wilson |
| 5,890,140 | March 30, 1999 | Clark et al. |
| 5,933,816 | August 3, 1999 | Zeanah et al. |
| 5,963,923 | October 5, 1999 | Garber |
| 6,058,378 | May 2, 2000 | Clark et al. |

In accordance with 37 C.F.R. § 1.97(g),(h), this Information Disclosure Statement is not to be construed as a representation that a search has been made and is not to be construed to be an admission that the information cited is, or is considered to be, material to patentability as defined in 37 C.F.R. § 1.56(b).

This Information Disclosure Statement is being filed prior to the receipt of the first Official Action reflecting an examination on the merits and hence is believed to be timely filed in accordance with 37 C.F.R. § 1.97(b). No fees are believed to be due in connection with filing of this Information Disclosure Statement, however, should any fees under 37 C.F.R. §§ 1.16 to 1.21 be deemed necessary for any reason relating to these material, the Commissioner is hereby authorized to deduct said fees from Brinks Hofer Gilson & Lione Deposit Account No. 23-1925. A duplicate copy of this document is enclosed.

Applicant(s) respectfully request that the listed documents be made of record in the present case.

Respectfully submitted,


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